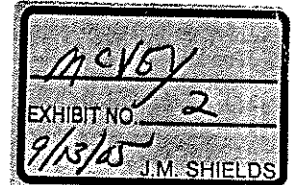


EXHIBIT “D”

From: Deweydog@aol.com
Sent: 05 December 2003 17:54
To: jmc@smmi.co.uk
Subject: Matt Ruso F/V Mary and Josephine



Janet

I have just finished going over the claim involving Matt Ruso and realized that he is covered as a crew member. His father Sal is listed as 100% ownership with Matt being the capt. Matt is listed as part owner on their other 2 vessels F/V Josephine and F/V Damiscotta. They are covered for 3/4 men on the Mary and Josephine.

Matt is currently being cared for at Beth Israel hospital in Boston Mass. I just spoke with him on the phone and he was in good spirits. He indicated that he was not going to put in a claim except his personal health insurance does not cover work related injuries. He said the he has no intention of suing and would like to make this situation as amicable as possible. He stated his injuries were as follows: fractured leg, fractured arm, torn ligaments in Knee, broken nose, and broken face bone. I informed Neil and he is going to call Matt and arrange to see him when Matt is able.

A brief synopsis of the accident: They were installing new outriggers at the dock and Matt was atop out rigger measuring the stays when the cleat holding the outrigger let go and crashed down with Matt on top of it, he fell in the water and swam 25 feet to the dock. If all goes well hopefully we can keep this claim with in reason given the nature of the injuries.

Regards

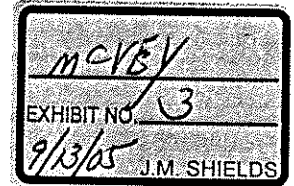
Bob McVey

P.S. I used this e-mail address because the Pt. Judith office does not work with the office E-mail. If there is any correspondence please send to office e-mail and cc this address

Have great holiday season

This message has been checked for all known viruses by Star Internet.

From: Craig McBurnie [cam@smmi.co.uk]
Sent: 08 December 2003 10:33
To: Bob McVey
Cc: Jmc (jmc@smmi.co.uk); lynn houde@omaiinc.com
Subject: Mary & Josephine



Bob,

I have been following the recent Matt Russo incident closely with Janet here and firstly I'm pleased to hear Matt is recuperating in hospital. We are trying to tie up some loose ends as this has a bearing on the handling of this claim.

Although Sal Russo, is declared as 100% owner of "Mary & Josephine Inc" on the August 2001 application form, there are references in file correspondence to Matt Russo as "owner and captain" from the likes of Marine Safety Consultants. As a result can we have confirmation that Matt has zero stock/financial involvement in the vessel?

In addition, cover at present is restricted to Port Risks only following your fax of October 3rd. Last year we did the same (as per Lynn's of 17th Sep 02) and deleted crew P&I coverage entirely until fishing recommenced. It looks we are providing Vessel P&I coverage only at present and I would say this means the crew were not covered at the time of the incident.

Janet and I await your response in due course

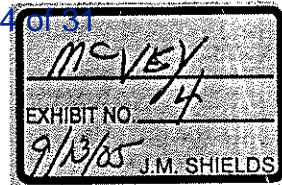
Regards

Craig McBurnie
Underwriter
Sunderland Marine

Per Bill,
- recs getting legal viewpoint
Bob Murphy, ?
- 100% Sal Russo
owner.
- intended to claim
Port Risks. credit:
when fishing started from
8/12/03.

000382

08/12/2003



OCEAN MARINE INSURANCE AGENCY, INC.

DATE: October 3, 2003 _____ PER OUR CONVERSATION
TO: Tracy Tate @ SM _____ PLEASE ADVISE
FROM Lynn Houde _____ FOR YOUR INFORMATION
SUBJECT: Mary & Josephine Corp. _____ PER YOUR REQUEST
F/V Mary & Josephine
OF PAGES INCLUDING THIS COVERAGE SHEET 02 ☒ FOR YOUR ACTION

IF ALL PAGES ARE NOT RECEIVED, PLEASE ADVISE AS SOON AS POSSIBLE. SHOULD YOU HAVE ANY QUESTIONS, PLEASE CONTACT ME.

Dear Tracy:

Insured just called to let us know the vessel has not been fishing since May 1, 2003. He forgot to call us earlier. The account did renew on 08/13/03.

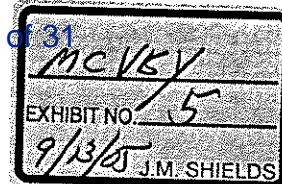
The 15% Port Risk credit allowed is \$3,640. Can we give another credit of \$1,140 towards the expiring policy? We already gave \$2,500.

Following are my calculations for your review and approval.

Also, please mark your records the F/V Mary & Josephine is not fishing as of the renewal date of 08/13/03. He will return fishing in November, 2003. Will advise the date the vessel returns fishing.

Regards,

Lynn



Mary & Josephine Corp.

F/V Mary & Josephine

DMM0000003-00

American Institute
PORT RISK ENDORSEMENT
(January 18, 1970)

57A-5

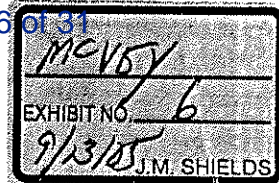
The clauses set forth below shall prevail over any Policy provisions inconsistent therewith.

This insurance is subject to the following warranties:

- (1) The Vessel shall be laid-up in the port of Gloucester, MA with liberty to shift (in tow or otherwise) between approved lay-up sites within the port or to proceed to cargo or fitting out berths within said port prior to commencing or proceeding on a voyage;
- (2) The Vessel shall not be used as a storage ship or for lightering purposes;
- (3) The Vessel shall undergo no repairs or alterations. In case of any breach of this warranty (3) the Vessel shall be held covered, provided (a) notice is given to the Underwriters immediately following receipt of knowledge thereof by the Assured, and (b) any amended terms of cover and any additional premium required by the Underwriters are agreed to by the Assured.

If the Vessel commences, or proceeds on, a voyage during the term of this insurance, this Policy shall thereupon terminate as soon as the Vessel leaves her moorings to depart from the above named port.

It is a further condition of this Insurance that the manner and place of lay-up of the Vessel shall continuously be subject to the approval of the Underwriters, and if the Assured shall decline or fail to carry out any recommendation made by them, from time to time, this Policy may be cancelled by notice in the manner provided for in this Policy relating to cancellation for non-payment of premium.



NAME OF ASSURED..... Mary. & Josephine Corp. E/V. Mary. & Josephine

TYPE..... Marine Insurance.....

It is hereby understood and agreed in consideration of a return premium of \$6,925 that the following changes are effective December 9, 2002 to August 13, 2003:

-This policy is hereby amended from Operational to Port Risk. ,

-Adding: American Institute Port Risk Endorsement (01/18/70)

-The Crew Complement is amended to:
"Crew of 1 excluding Owner(s)"

-The Navigation Limit is amended to:

"PORT RISK ONLY. WARRANTED NO FISHING."

ENDORSEMENT... Section I & II.....

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF POLICY No. DMM00000003-00

EFFECTIVE DATE OF THIS ENDORSEMENT:

December 9 2002.....

By.....
North American Specialty Insurance Co.

NON AMERICAN
SPECIALTY INSURANCE COMPANY
650 Elm Street
Manchester, NH 03101-2524
(800) 542-9200

Policy No. DMM0000003-01

08/13/03

08/13/03

12:01 A.M. Standard Time at the
Address of the Insured assigned here

Transaction

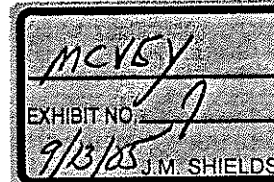
RENEWAL

Named Assured and Mailing Address	Producer
Mary & Josephine Corp. 379 Western Avenue Gloucester, MA 01930	Producer Code: 20018-01 Ocean Marine Insurance Agency 334 Knight Street, Unit 134 Warwick, RI 02886 Telephone: (401) 732-5300
Vessel: F-V Mary & Josephine	

COMMERCIAL FISHING VESSEL POLICY DECLARATIONS

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in the policy. This policy consists of the following coverage for which a premium is indicated. This premium may be subject to adjustment.

Coverage	Amount Insured/Rate	Premium
Hull & Machinery	\$400,000 Rate: 3.7188% Ded: \$5,000	\$ 14,875
Prot & Ind	\$250,000 Ded: \$1,500/5,000	\$ 9,625
Single Int Mortgage	\$99,489	\$ Included
War Risk Hull	\$400,000 CSL	\$ 200
War Risk P&I	\$250,000 CSL	\$ 240
No Claims Bonus	25%	\$ -3,718



OCEAN MARINE INS. AGENCY, INC.
Building #1, 3rd Floor
334 Knight Street, Warwick, RI 02886-1250
Phone (401) 732-5300 Fax (401) 732-5310
www.omiainc.com

Policy Premium \$ 21,222

FACULTATIVE

Navigation Territory: See Taylor Form SP-39C Line 173

Navigation Period: N/A

Conditions (per forms and endorsements attached):


Special Conditions	A.I. Hull War Risk	Named Insured	Pollution Exclusion	Endorsement
Taylor SP-39C	(12/01/77)	Endorsement	Exclusion of Certified	Acts of Terrorism
A.I.S.I.M. (07/01/63)	A.I.M.U P&I Clauses	Occupational Disease	NAS-TERR-009	(11/02)
F.P.A. Machinery	(06/02/83)	Exclusion		
Endorsement	A.H.I.S. War Risk	CL356A		
Loss of Earnings	P&I (01/18/70)	CL365		
Endorsement				

Loss Payee: See Taylor Form SP-39C Lines 7-9

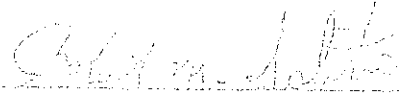
THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

Issued Date: 08/12/03

in a Court of Appeal, the Insuring Company has raised this point in a way that it



Mary T. Woodruff
Assistant Secretary



Robert M. Smith
President

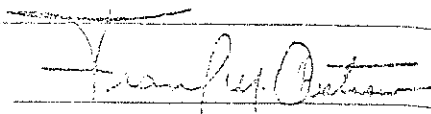
NORTH AMERICAN
SPECIALTY INSURANCE COMPANY

ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES

Policy Change
Number: 112

POLICY NUMBER ELSON 100000-01	POLICY CHANGES EFFECTIVE 09/10/03	COMPANY North American Specialty Ins. Co.
NAMED INSURED Mary & Josephine Corp. FM Mary & Josephine		AUTHORIZED REPRESENTATIVE Ocean Marine Insurance Agency, Inc.
COVERAGE PARTS AFFECTED Section I & II		
CHANGES <p>The corporate named Assured and word Assured where used in this policy includes not only individuals endorsed thereon by name but also any Partner, Executive Officer, Director or Stockholder of such Assured as is now or may hereafter be considered.</p>		


Authorized Representative Signature

[illegible]

FAY, MARY & JOSEPH LINDSEY

and shall not be subject to any conflicting conditions found in any of the attached policies, clauses or endorsements.

Section 1111.1 (b)(2). This policy shall not respond for any claim for loss, or damage to or expenses in connection with the insured vessel, its equipment, fixtures, machinery, stores, tackle, rigging and their appurtenances occurring on or about the insured vessel while engaged in fishing or trawling operations and/or operations incidental thereto, unless the claim is caused by fire, lightning, explosion or other cause of loss, damage or expense was caused solely by fire, lightning or explosion, or caused by theft and/or fraud, including due to a peril insured against or in collision with any object other than the water.

Section 101.01(1)(b) of the Act states: "This insurance shall not cover charges, damages or loss in consequence of seizure, or detention for any cause, of any vessel or prohibited trade nor for entering nor for the consequence of entering prohibited fishing waters or for violations of any port regulation nor for any claims for wages, or provisions furnished to officers, or crew, or for the property insured hereunder may be detained as a result of any violation, seizure, detention or loss or damage, or during any subsequent salvage and/or repairs."

11. **CLAIMS** This insurance is warranted free from all claims of whatever nature in connection with cargo.

11. **REPAIRS AND REPAIRS.** It is understood and agreed that should any part of the vessel, her apparel, furniture, fixtures, equipment, or gear be separated and laid up on shore during the period of this policy, including fishing gear and tackle laid up on shore during the period of this policy, including fishing gear and tackle laid up on shore during such time only, as the vessel herself is laid up and out of commission, then this policy shall cover the same and repair thereof only for an amount not to exceed the proportion of 15% of the insured value of the vessel.

WITNESSED AND SIGNED: JAMES EDMONSTON: It is hereby understood and agreed Line 11 of the Taylor Form 1953 (Rev. 70) is deleted and the following clause substituted in lieu thereof:

and boats including fishing gear and tackle therein while on board or attached to the davits of the fishing vessel."

(b) "Electric machinery, refrigerating machinery and insulation, winches, motor generators and other electrical machinery, and everything connected therewith."

... rudder, stabilizers, and steering gear shall be deemed to be part of the Hull and not the Machinery."

SHIP-OWNER: The owner shall within forty-eight hours after arrival in port, report any loss or damage and shall send prompt notice thereof by telegraph and mail to the Broker of Record, Ocean Marine Insurance Agency Inc., 334 Knight St., Newark, N.J. 07102 and in no event will any claim be admitted by this company unless such notice in writing has been received within sixty days from the occurrence of same.

1. POLICY CO-OPERATION. The assured shall render every assistance to facilitate investigation or adjustment of claims or the effecting of settlements and to co-operate fully in the securing of evidence, the attendance of witnesses and the eliciting of information in defending such claims, including the prosecuting of appeals, it being understood that failure to comply fully with the provisions of this paragraph shall render the policy null and void and that, in the event of further litigation of any character shall rest upon the company.

4.1.1.1.1.1 CREW – The company agrees to accept this insurance on the basis of the premium being calculated on the normal complement of crew declared at the inception of the risk, with additional crew held covered. Any additional crew above the normal complement of crew declared at the inception of the risk will be held covered for an additional premium. It is the Assured's responsibility to promptly notify the company of any such additional crew on board the vessel.

WITNESSETH: Notwithstanding the Free of Capture, seizure, etc., warranty contained herein it is agreed that the Assured is protected and indemnified as shipowner in respect of liabilities and expenses which he shall have become liable to pay and shall have in fact paid in respect of the vessel named herein for the following:

Damage caused by or indirectly due to contact with any mine, torpedo, bomb or other munitions or engines of war or used in any war or during hostilities, war-like operations, civil war, revolution, rebellion, insurrection, civil strife arising therefrom, prior to inception of risks hereunder.

10. **Termination.** This insurance may be canceled at any time by the Underwriters upon twenty (20) days written notice. The notice must be sent to one of the Assured's last address known to them. If notice is mailed, proof of mailing will be required. This insurance may be canceled by the Assured upon twenty (20) days written notice to the Underwriters. If canceled by the Underwriters, a pro-rata return of premium will be issued. If canceled by the Assured, no refund of premium will be issued. This cancellation provision in no way affects any wording of the policy which may contain provisions calling for automatic termination or cancellation of the insurance.

North American Specialty Insurance Co.

SP - 39C

whereas the Assureds have accepted the stipulations, terms and conditions hereinafter mentioned, this company hereby agrees to insure the Assureds as follows:

270 Western Avenue Gloucester, MA 01930

INSURED: THE NORTH ARMOR CORP. FIRST INSURANCE FUNDING CORP.
 POLICY NO. NORTHBROOK ILL 60065
 MAILING ADDRESS: MA 01936

1. Insurance on Floating Vessel - Documentation #603558 - called: F/V MARY & JOSEPHINE

2. Insurance on the apparatus, engines, boilers, machinery, appurtenances, equipment, stores, boats and furniture,

3. Period of Insurance of Vessel - 2003 Beginning and ending

4. Period of Insurance of Vessel - 2004 at noon standard time at place of issuance.

DESCRIPTION	RATE	PREMIUM	AGREED VALUATION
1. Insurance on Floating Vessel	3.7188	\$ 14,875	\$ 400,000

5. Insurance on the adventures and perils which this company is contented to bear and take upon itself, they are of the
adventures and perils of fire, lightning, earthquake, assailing thieves, jettison, battery of the master and mariners and all
other risks that will come to the hurt, detriment or damage of the vessel named herein.

6. Insurance on the adventures and perils which this company is contented to bear and take upon itself, they are of the
adventures and perils of explosion on shipboard or

7. Insurance on the adventures and perils which this company is contented to bear and take upon itself, they are of the
adventures and perils of loss of or damage to the vessel named herein directly caused by:

8. Insurance on the adventures and perils which this company is contented to bear and take upon itself, they are of the
adventures and perils of loading, discharging or handling cargo, or in bunkering;

9. Insurance on the adventures and perils which this company is contented to bear and take upon itself, they are of the
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10. Insurance on the adventures and perils which this company is contented to bear and take upon itself, they are of the
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39. Insurance on the adventures and perils which this company is contented to bear and take upon itself, they are of the
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40. Insurance on the adventures and perils which this company is contented to bear and take upon itself, they are of the
adventures and perils of loading, discharging or handling cargo, or in bunkering;

*Total and/or constructive total loss only

the vessel named herein, it shall be lawful and necessary for the assured or factors, servants and assigns, to take such measures as may be deemed proper at the defense, safeguard and recovery of the vessel named herein, or any part thereof, and to incur such expenses, in the charges whereof this Company will contribute as hereinafter provided. It is hereby agreed that the Company shall not be considered a waiver or an acceptance of an abandonment, nor as affirming or adopting any claim or claims made by the assured or its agents, in recovering, saving and preserving the property of the vessel named herein, or any part thereof, but such acts shall be considered as done for the benefit of all concerned, and shall not prejudice the rights of any other party.

10. In the event of a claim under this policy the assured shall
 11. be required to give the Company and the assured, subject nevertheless to policy terms and conditions and the question
 12. of coverage of the disaster and resulting loss or damage are covered by this policy. In the event the two survey-
 13. ors cannot agree, they may select an umpire, and in the event they cannot agree upon an umpire, either party
 14. may cause an application to be made to the United States District Court for the district in which the home port of the vessel named
 15. herein is located for the appointment of an umpire, pursuant to the United States Arbitration Act. The decision of the
 16. umpire so appointed shall have the same force and effect as the specifications aforesaid. When specifications have
 17. been drawn in either of the modes aforesaid, if the Company shall be dissatisfied with the terms which the assured
 18. may require for the repair of the damage as specified by said survey, then this Company may require the surveyors or the
 19. umpire to submit the specifications prepared as aforesaid to such shipyard, repair men, boat builders and shipwrights,
 20. or to such other persons selected by such surveyors or the umpire, with a request for bids for such repairs. If after reception
 21. of such bids, the assured shall elect to accept some other bid than that of the lowest bidder, this Company
 22. shall be liable only for its proportion of so much of the sum actually expended to effect repairs specified
 23. by the surveyors or the umpire as does not exceed said lowest bid. In no event however shall this Company
 24. be liable for an amount in excess of its proportion of the amount actually expended by the assured in effecting such
 25. repairs.

26. With respect to physical loss or damage to the vessel named herein this Company shall be liable only for
 27. the proportion of such loss or damage as the amount insured hereunder bears to the agreed valuation.

28. In the event of expenditure under the sue and labor clause, this Company will pay the proportion of such
 29. expenditure that the amount insured hereunder bears to the agreed valuation of the vessel named herein, or that the amount
 30. insured hereunder, less loss and/or damage payable under this policy, bears to the actual value of the salvaged vessel,
 31. but in no event shall the proportion be less than one-half.

32. When the contributory value of this vessel named herein is greater than the agreed valuation stated herein the liability
 33. of this Company and its general average contribution (except in respect of amount made good to the vessel) or salvage shall
 34. be limited to that proportion of the total contribution due from the vessel that the amount insured hereunder bears to the
 35. contributory value, and if because of damage for which this Company is liable as particular average the value of the vessel
 36. has been reduced for the purpose of contribution, the amount of the particular average claim under this policy shall be
 37. deducted from the amount insured hereunder and this Company shall be liable only for the proportion which such net
 38. amount bears to the contributory value.

39. The sum of \$5000 shall be deducted from the total amount of any or all claims (including claims for
 40. sue and labor, contribution liability, general average and salvage charges) resulting from any one accident. This deduction does
 41. not apply to claims for total or constructive total loss. For the purpose of this clause each accident shall be treated
 42. as a single event, but it is agreed that a sequence of damages arising from the same accident shall be treated as due to
 43. but that accident.

44. In case of loss, such loss to be paid in thirty days after satisfactory proof of loss and interest shall have been made
 45. and presented to this Company, (the amount of any indebtedness due this company from the assured or any other party
 46. interested in this policy being first deducted).

47. Upon making payment under this policy the Company shall be vested with all of the assured's rights of recovery
 48. against any person, corporation, vessel or interest and the assured shall execute and deliver instruments and papers and
 49. do whatsoever else is necessary to secure such rights.

50. Any agreement, contract or act, past or future, expressed or implied, by the assured whereby any right of recovery
 51. against the assured against any vessel, person or corporation is released, decreased, transferred or lost which would, on
 52. payment of claim by this Company, belong to this Company but for such agreement, contract or act shall render this
 53. policy null and void as to the amount of any such claim, but only to the extent and to the amount that said agreement,
 54. contract or act releases, decreases, transfers, or causes the loss of any right of recovery of this Company but the
 55. Company's right to retain or recover the full premium shall not be affected.

56. This Company shall have the option of naming the attorneys who shall represent the assured in the prosecution or
 57. defense of any litigation or negotiations between the assured and the third parties concerning any claim, loss or interest
 58. covered by this policy, and this company shall have the direction of such litigation or negotiations. If the assured shall fail
 59. to cause to be made any claim as authorized by the Company, the liability of the Company to the assured shall be limited to
 60. the amount of any claim which settlement could have been made.

61. It is a condition of this policy that no suit, action or proceeding for the recovery of any claim for physical loss of or
 62. damage to the vessel named herein shall be maintainable in any court of law or equity unless the same be commenced
 63. within the time limit hereinafter specified after the calendar date of the happening of the physical loss or damage out of which the
 64. claim is made, but in no event, however, that if by the laws of the State within which this policy is issued such limitation is
 65. imposed, then the limitation herein shall be void unless such action, suit or proceeding be commenced within the shortest limit of
 66. time permitted by the laws of such State, to be fixed herein.

the cost of repairs, as warranted by an actual policy and sue and labor expenses have been reasonably incurred in excess of the agreed valuation, the amount payable under this policy will be the proportion of such expenses which the actual value of the vessel (or the actual value for loss or damage) bears to the agreed valuation or the sound value of the vessel at the time of the accident, whichever value was greater.

The vessel named herein shall not be liable for unrepaired damage in addition to a total or

constructive total loss shall be had hereunder unless the expense of recovering and repairing the vessel exceeds the agreed valuation.

Notwithstanding whether the vessel named herein is a constructive total loss the agreed valuation shall be taken as the agreed value, and nothing in respect of the damaged or break-up value of the vessel or wreck shall be taken into account.

In the event of total or constructive total loss, no claim is to be made by this Company for freight, whether notice of constructive total loss has been given or not.

The deviation beyond the navigation limits provided herein shall void this policy; but on the return of the vessel in a safe and sound condition, within the limits herein provided, this policy shall reattach and continue in full force and effect, but subject to the terms and the termination of this policy.

It is to be understood that there shall be no other insurance covering physical loss or damage to the vessel named herein other than that which is provided in lines 15 through 33 hereof but permission is granted to carry other insurance whatever kind or nature not covered by this policy or additional amounts of insurance of the kind or nature covered by this policy other than as provided in lines 15 through 33.

This insurance shall be void in case this policy or vessel named herein, shall be sold, assigned, transferred or hypothecated if there be any change of management or charter of the vessel, without the previous consent in writing of this Company.

Notwithstanding anything to the contrary contained in this policy, this insurance is warranted free from any claim for loss, damage or expense caused by or resulting from capture, seizure, arrest, restraint or detainment, or the consequences thereof or of any attempt thereat, or any taking of the vessel, by requisition or otherwise, whether in time of peace or war and whether lawful or otherwise; also from all consequences of hostilities or warlike operations (whether there be a declaration of war or not), but the foregoing shall not exclude collision or contact with aircraft, rockets or missiles or with any fixed or floating objects (other than a mine or torpedo), stranding, heavy weather, fire or explosion, unless caused directly and independently of the nature of the voyage or service which the vessel concerned or, in the case of collision, any other vessel involved therein, is performing) by a hostile act by or against a belligerent power, and for the purpose of this warranty "power" includes any authority maintaining naval, military or air forces in association with a power, also warranted free whether in time of peace or war, from all loss, damage or expense caused by the use of war employing atomic or nuclear fission and/or fusion or other reaction or radioactive force or matter.

This insurance is further warranted free from the consequences of civil war, revolution, rebellion, insurrection, or civil strife arising between or among peoples.

If war risks are hereafter named by endorsement on the policy, such endorsement shall supersede the above warranty to the extent that their terms are inconsistent and only while such war risk endorsement remains in force.

War risks, strikes, lockouts, political or labor disturbances, civil commotion, or usurped power or malicious acts.

The policy may be cancelled by giving ten day's notice in writing; if at the option of this Company pro rata return of the respective of the assured share rates, will be charges-and-arrival.

NAVIGATION LIMITS - SPECIAL CONDITIONS - ENDORSEMENTS, ETC.

Navigation limit understood to be confined to the Atlantic Ocean, including its tributary waters, not east of 60 degrees West Longitude nor north of 44 degrees North Latitude, nor south of 35 degrees North Latitude, however, permitted to trade other waters solely to procure bait and supplies.

As per attached Special Conditions, Clauses and Endorsements.

with Van der Pol's Specialty Inc. Co.



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FIRST FIGHTER FARM CREDIT, ACA
 P.O. BOX 720
 MIDDLEBURY, VT 05750

¹ Lender, in its capacity of Mortgagor, for the interest described below, and Mortgagee being herein related to as "the other party."

1900-1901, 1902-1903, 1904-1905, 1906-1907, 1908-1909, 1910-1911, 1912-1913, 1914-1915, 1916-1917, 1918-1919, 1920-1921, 1922-1923, 1924-1925, 1926-1927, 1928-1929, 1930-1931, 1932-1933, 1934-1935, 1936-1937, 1938-1939, 1940-1941, 1942-1943, 1944-1945, 1946-1947, 1948-1949, 1950-1951, 1952-1953, 1954-1955, 1956-1957, 1958-1959, 1960-1961, 1962-1963, 1964-1965, 1966-1967, 1968-1969, 1970-1971, 1972-1973, 1974-1975, 1976-1977, 1978-1979, 1980-1981, 1982-1983, 1984-1985, 1986-1987, 1988-1989, 1990-1991, 1992-1993, 1994-1995, 1996-1997, 1998-1999, 2000-2001, 2002-2003, 2004-2005, 2006-2007, 2008-2009, 2010-2011, 2012-2013, 2014-2015, 2016-2017, 2018-2019, 2020-2021, 2022-2023, 2024-2025, 2026-2027, 2028-2029, 2030-2031, 2032-2033, 2034-2035, 2036-2037, 2038-2039, 2040-2041, 2042-2043, 2044-2045, 2046-2047, 2048-2049, 2050-2051, 2052-2053, 2054-2055, 2056-2057, 2058-2059, 2060-2061, 2062-2063, 2064-2065, 2066-2067, 2068-2069, 2070-2071, 2072-2073, 2074-2075, 2076-2077, 2078-2079, 2080-2081, 2082-2083, 2084-2085, 2086-2087, 2088-2089, 2090-2091, 2092-2093, 2094-2095, 2096-2097, 2098-2099, 2100-2101, 2102-2103, 2104-2105, 2106-2107, 2108-2109, 2110-2111, 2112-2113, 2114-2115, 2116-2117, 2118-2119, 2120-2121, 2122-2123, 2124-2125, 2126-2127, 2128-2129, 2130-2131, 2132-2133, 2134-2135, 2136-2137, 2138-2139, 2140-2141, 2142-2143, 2144-2145, 2146-2147, 2148-2149, 2150-2151, 2152-2153, 2154-2155, 2156-2157, 2158-2159, 2160-2161, 2162-2163, 2164-2165, 2166-2167, 2168-2169, 2170-2171, 2172-2173, 2174-2175, 2176-2177, 2178-2179, 2180-2181, 2182-2183, 2184-2185, 2186-2187, 2188-2189, 2190-2191, 2192-2193, 2194-2195, 2196-2197, 2198-2199, 2200-2201, 2202-2203, 2204-2205, 2206-2207, 2208-2209, 2210-2211, 2212-2213, 2214-2215, 2216-2217, 2218-2219, 2220-2221, 2222-2223, 2224-2225, 2226-2227, 2228-2229, 2230-2231, 2232-2233, 2234-2235, 2236-2237, 2238-2239, 2240-2241, 2242-2243, 2244-2245, 2246-2247, 2248-2249, 2250-2251, 2252-2253, 2254-2255, 2256-2257, 2258-2259, 2260-2261, 2262-2263, 2264-2265, 2266-2267, 2268-2269, 2270-2271, 2272-2273, 2274-2275, 2276-2277, 2278-2279, 2280-2281, 2282-2283, 2284-2285, 2286-2287, 2288-2289, 2290-2291, 2292-2293, 2294-2295, 2296-2297, 2298-2299, 2300-2301, 2302-2303, 2304-2305, 2306-2307, 2308-2309, 2310-2311, 2312-2313, 2314-2315, 2316-2317, 2318-2319, 2320-2321, 2322-2323, 2324-2325, 2326-2327, 2328-2329, 2330-2331, 2332-2333, 2334-2335, 2336-2337, 2338-2339, 2340-2341, 2342-2343, 2344-2345, 2346-2347, 2348-2349, 2350-2351, 2352-2353, 2354-2355, 2356-2357, 2358-2359, 2360-2361, 2362-2363, 2364-2365, 2366-2367, 2368-2369, 2370-2371, 2372-2373, 2374-2375, 2376-2377, 2378-2379, 2380-2381, 2382-2383, 2384-2385, 2386-2387, 2388-2389, 2390-2391, 2392-2393, 2394-2395, 2396-2397, 2398-2399, 2400-2401, 2402-2403, 2404-2405, 2406-2407, 2408-2409, 2410-2411, 2412-2413, 2414-2415, 2416-2417, 2418-2419, 2420-2421, 2422-2423, 2424-2425, 2426-2427, 2428-2429, 2430-2431, 2432-2433, 2434-2435, 2436-2437, 2438-2439, 2440-2441, 2442-2443, 2444-2445, 2446-2447, 2448-2449, 2450-2451, 2452-2453, 2454-2455, 2456-2457, 2458-2459, 2460-2461, 2462-2463, 2464-2465, 2466-2467, 2468-2469, 2470-2471, 2472-2473, 2474-2475, 2476-2477, 2478-2479, 2480-2481, 2482-2483, 2484-2485, 2486-2487, 2488-2489, 2490-2491, 2492-2493, 2494-2495, 2496-2497, 2498-2499, 2500-2501, 2502-2503, 2504-2505, 2506-2507, 2508-2509, 2510-2511, 2512-2513, 2514-2515, 2516-2517, 2518-2519, 2520-2521, 2522-2523, 2524-2525, 2526-2527, 2528-2529, 2530-2531, 2532-2533, 2534-2535, 2536-2537, 2538-2539, 2540-2541, 2542-2543, 2544-2545, 2546-2547, 2548-2549, 2550-2551, 2552-2553, 2554-2555, 2556-2557, 2558-2559, 2560-2561, 2562-2563, 2564-2565, 2566-2567, 2568-2569, 2570-2571, 2572-2573, 2574-2575, 2576-2577, 2578-2579, 2580-2581, 2582-2583, 2584-2585, 2586-2587, 2588-2589, 2590-2591, 2592-2593, 2594-2595, 2596-2597, 2598-2599, 2600-2601, 2602-2603, 2604-2605, 2606-2607, 2608-2609, 2610-2611, 2612-2613, 2614-2615, 2616-2617, 2618-2619, 2620-2621, 2622-2623, 2624-2625, 2626-2627, 2628-2629, 2630-2631, 2632-2633, 2634-2635, 2636-2637, 2638-2639, 2640-2641, 2642-2643, 26

[illegible]

SEVEN THOUSAND FOUR HUNDRED EIGHTY-NINE AND 00/100 Dollars ***

PAGE SEVENTY-ONE THOUSAND FOUR HUNDRED EIGHTY-NINE AND 00/100 Dollars ***

Interest on the interest and the unpaid principal amount of a valid mortgage held by the Assured on the Vessel, reducing pro rata to the extent of payment made on account of the mortgage indebtedness. This Policy also insures interest earned and unpaid to date of loss. The loss or losses, with the unpaid balance, shall not exceed the sum insured hereunder.

Received 19th July 2001; August 2001, Eastern Standard time

11th July 2004 Eastern Standard time

11. The interest rate for the period of non-payment of this insurance \$ as agreed _____
 and _____ per annum of the sum initially at risk hereunder.

11. This contract and the assignment of premium may be cancelled by either party on 30 days notice in writing. Such notice, when received by the other party, shall be deemed to have been given at such time as written notice shall have been mailed to the insured at its last known address or telephonic notice sent thereto. A written or telegraphic notice sent through the brokers who negotiated this contract, or through the agents of the Underwriters, shall operate to effect cancellation of this Policy in the same manner as if sent by either of the Underwriters. Not insured premium to be returned in the event of cancellation by either party as aforesaid.

10. If a claim is not payment of premium 30 days after attachment, this Policy may be canceled by these Underwriters upon 5 days' notice. If a claim is not payment of premium as provided in the form provided for above. Such proportion of the premium, however, as shall have been earned up to the time of such cancellation shall be due and payable; but in the event of payment by these Underwriters of the sum or sums of money for the benefit of the insured or the insured's estate by reason of a claim asserted thereunder for any liability, loss, damage or expense incurred or incurred by the insured occurring or arising prior to cancellation, the full annual premium shall be deemed as having been paid.

11. If, after the expiration of the term stipulated by these underwriters, the insurance afforded by this Policy shall terminate in the event that the vessel is chartered to a third party or is otherwise in the ownership of the vessel or it has been placed under new management or charter of a different type or is otherwise disposed of on that basis.

It is a condition of this insurance that during the term of this Policy:

is hereby acknowledged by receipt of insurance on the form and in the amount specified below

Contract No.	DAL/00000001/01	Exp. for SP, 30C	Unit Value	\$400,000
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$$C_{\text{eff}} = \frac{1}{2} \left(\frac{1}{\alpha} + \frac{1}{\beta} \right) + \frac{1}{2} \left(\frac{1}{\alpha} - \frac{1}{\beta} \right) \frac{1}{1 + \frac{1}{2} \left(\frac{1}{\alpha} - \frac{1}{\beta} \right)}$$

$\frac{1}{\sqrt{\pi}} \int_{-\infty}^{\infty} f(x) e^{-x^2} dx = \frac{1}{\sqrt{\pi}} \int_{-\infty}^{\infty} f(x) e^{-x^2} dx$

(c) The company shall not be liable for any liability, loss, damage or expense, or any part thereof

10. The balance of the third Policy or which would be collectible thereunder except for the nonpayment of the underwriting fee, shall be paid.

_____ is not a member of the Fidelity Policy, by reason of any deductible or franchise included therein; or

* This is not a contract until fully executed and approved or discharged prior to payment of a claim hereunder, or

where α is the angle between the direction of the flow and the normal to the surface of the vessel.

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¹ *See* e.g., *Wright v. Weinstein*, 1997 WL 10020 (S.D.N.Y. 1997) (no duty to pay, affirmed by the Second Circuit).

... that the defendant and the Unit Policy must have denied the claim for any liability, loss, damage or expense which is the subject of the claim for reimbursement; and

the insured shall have no stated suit against such underwriters to collect such claim.

in the event of a loss under this Policy, shall, to the extent of such payment, be subrogated to all of the rights of the Assured under the Hull Policy, the Mortgage on the Vessel and any note or bond secured thereby, and under any other instrument of loan or security for the repayment of the mortgage indebtedness. On the request of these Underwriters, the Assured shall execute and deliver all documents necessary to effect a valid assignment of the said policy, mortgage, note or bond, and execute and deliver all instruments of security as aforesaid, and of all the right, title and interest of the Assured therein. Any net sum received by the Assured in respect of the amount due to them by reason of their rights of subrogation as aforesaid shall be held by the Assured for the benefit of the Underwriters.

Nothing in this Policy shall be construed to give rise to a claim under this Policy; the Assured shall not in any way, whether by act or omission, infringe or impair the underwriting rights of subrogation as aforesaid. Any claim under this Policy shall be reduced to the extent that any subrogation claim has been impaired.

10. The Insured shall not as a condition precedent, report to these Underwriters any denial of liability by the Underwriters of the policy or the fact that the Insured has been notified of a claim or claims under which denial could result in a claim under this Policy.

and to cause the vessel to be ready to sail, shall arrange for attendance at any hull survey of a surveyor appointed by these Underwriters.

1.14 Terms and conditions of this Policy, if they are to be regarded as substituted for those of the policy to which it is attached, the latter being merely a reference to the former, required by law to be inserted in this Policy.

Notwithstanding to the extent that they are intended for purposes of convenient reference only and are not to be deemed part of this Policy.

2007年12月15日 星期三

$\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$

1. The first part of the paper is devoted to the study of the asymptotic behavior of the solutions of the system (1) as $\epsilon \rightarrow 0$. It is shown that the solutions of the system (1) converge to the solutions of the system (2) in the sense of the weak convergence in the space $L^2(\Omega; \mathbb{R}^n)$.

As a result of the bankruptcy proceedings, the claim under 1111(a) was reduced to the amount the insurance shall pay to the insured for the actual and necessary funeral and burial expenses of the insured. The bankruptcy court identified and set aside the debt for the actual and necessary funeral and burial expenses, and the claimant paid \$25,000 for the funeral expenses and made arrangements for the burial of the insured. The claimant is submitting evidence and testimony to show that the claimant is entitled to the balance.

Journal of Management Education 30(6)p. 789-804
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<http://www.sagepub.com/journalsPermissions.nav>

11. <http://www.irs.gov/efile> (last visited 08/08/2014).

**PUBLISHED FOR THE DIRECTOR OF THE NATIONAL BUREAU OF STANDARDS
BY THE U.S. GOVERNMENT PRINTING OFFICE**

1111 100th Ave., NE, #100, Bellevue, WA 98004 August 13, 2003

North American Specialist, Inc. (U.S.)



ARTICLE 11. CANCELLATION OF POLICY

11.1. This insurance shall terminate automatically at any time if a war or war-like action, as defined in Article 10, is declared against the Vessel, or if the Vessel is captured, detained, or otherwise involved in any such action, and whether or not the Vessel may be released therefrom.

11.2. This insurance shall terminate, unless sooner terminated by the provisions of Section A or C, and terminate automatically upon, and simultaneously with the outbreak of war, whether there be a declaration of war or not, by any one of the following countries: United States of America, United Kingdom, France, the Union of Soviet Socialist Republics or the People's Republic of China.

11.3. This insurance shall terminate, unless sooner terminated by Section A or B, shall terminate automatically if the Vessel is appropriated, either for title or use.

11.4. This insurance and any extension thereof may be cancelled at any time at the Assured's request, or by Underwriters upon 14 days' written notice being given to the Assured, but in no event shall such cancellation affect or purport to affect the provisions of Section A, B or C. Written or telegraphic notice sent to the Assured at his residence or office, or to his authorized complete notice of cancellation and such notice mailed or telegraphed to the Assured at his care, if the broker who negotiated this insurance, shall have the same effect as if sent to the Assured directly. The manner of notice as aforesaid shall be sufficient proof of notice and the effective date of such notice of cancellation shall be 14 days from midnight Local Time of the day such notice was mailed or telegraphed or received. Underwriters agree, however, to reinstate this insurance subject to agreement between Underwriters and the Assured prior to the effective date and hour of such cancellation as to new rate of premium and other conditions and variations.

ARTICLE 12. RETURN OF PREMIUM

12.1. Where Article 11, Section B of the attached Policy is deleted and the following substituted therefore:-

"In the event of termination or cancellation of this insurance under the provisions of sections 11.1, 11.2 or 11.3, or if the vessel should be sold, pro rata net return of premium will be payable to the Assured, provided that no total loss of the Vessel has not occurred during the currency of this Policy. In no other event shall there be any return of premium."

THIS POLICY SHALL NOT BECOME EFFECTIVE IF, PRIOR TO THE INTENDED TIME OF ITS ATTACHMENT, THERE WOULD HAVE AUTOMATICALLY TERMINATED THIS INSURANCE UNDER THE PROVISIONS OF SECTION 11.1 OR 11.2 IF HAD THIS INSURANCE ATTACHED PRIOR TO SUCH OCCURRENCE.

• **What is the purpose of the study?** The purpose of the study is to determine the effect of the use of a mobile phone on the performance of a simulated driving task.

U.S. Pat. 4,141,111 (1978) to DMM0000003-01 of North American Specialty Inv. Co., hereinafter "NAI")

THESE FORMS ARE SUBSTITUTED FOR THOSE OF THE POLICY FORM TO WHICH THEY ARE ATTACHED. THESE FORMS ARE NOT TO BE USED IN CONNECTION WITH THE POLICY OF REFERENCE ONLY AND ARE NOT TO BE USED TO

Address: 10000 Massachusetts Avenue
2700 The Green Building
Cambridge, MA 02139

The Underwriters waive all rights of subrogation against affiliated or subsidiary companies of the insured to the extent that the liabilities of such companies are uninsured.

insured hereunder will indemnify the Assured in respect of the matters set forth at lines 46 through 76, below, subject to the other terms hereof, in respect of the T/V MARY & JOSEPHINE of 27 gross registered tons hereinafter, the name of the vessel to be insured, all clauses shall apply as though a separate Policy had been issued for

...the fact that the *in vitro* and *in vivo* results are in good agreement, and that the *in vivo* results are in good agreement with the results of the *in vitro* studies.

... at noon o'clock Eastern Standard time and expires on

At noon (clock Eastern Standard time). Should the vessel be at sea at the expiration of the above period of distress, or at a port of refuge or call, she shall be held covered until she reaches her port of destination, provided notice be given to the Underwriters and provided the Assured agrees to any amended terms of cover and additional premium if required by the Underwriters.

1. *Journal of the American Medical Association*, 1997; 277: 1033-1037.

1. The total amount payable in respect of all consequences of any one casualty or occurrence, including defense costs, shall not exceed the sum of \$250,000 less any applicable deductible, regardless of how many separate injuries or damages are caused by each casualty or occurrence.

1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 26

10. The amount to be distributed from the total amount payable by the underwriters with respect to all claims, including costs of investigation and expenses, arising from any one casualty or occurrence:

1.540 with respect to those claims for loss of life, bodily injury or illness, and

7. All other cases are referred to all other classes.

Section 1.101(b)(1)(B)(iii) states that the maximum deductible for any one casualty or occurrence shall not exceed the amount of the following amounts:

1. *Journal of the American Medical Association*, 1997; 277: 1033-1038.

1. The Insured shall pay the premium of \$As Agreed for this insurance, payable as follows:
In full on inception

[illegible]

1. If the Policy is void, deemed chartered or requisitioned this Policy shall terminate on the date and at the hour when the Charterparty and the Vessel is effective and the Underwriters will return premium on a pro rata daily net basis for the unexpired term. If the Policy is cancelled by the Assured, the Underwriters will return premium on the usual short rate for the unexpired term. If the Policy is cancelled by the Underwriters they will return premium on a pro rata daily net basis for the unexpired term.

Figure 1. The effect of the concentration of the *Agrobacterium* suspension on the transformation efficiency of *Agrobacterium* strains.

10 This Policy may be cancelled by the Underwriters or by the Assured upon fifteen days written or telegraphic notice.
11 The Underwriters may send notice to the Assured's last address known to them, or to the broker of record at the time
12 of such notice is given. At noon local time at the place of sending of the notice on the fifteenth day after such notice
13 shall have been mailed, telegraphed or telexed, the Policy shall cease to be in effect. The Policy may also be cancelled
14 at any time by mutual agreement of the Assured and the Underwriters.

the 1990s, the number of people in the world who are illiterate has increased from 1.2 billion to 1.5 billion. The number of illiterate people in the world is expected to reach 1.7 billion by the year 2015. The number of illiterate people in the world is expected to reach 1.7 billion by the year 2015.

It is further ordered that the Vessel shall be confined to
the Atlantic Ocean, including the Gulf of Mexico, not west of 60 degrees West Longitude nor north of 44
degrees North Latitude, nor south of 33 degrees North Latitude, however,
it is understood that the Vessel is to be permitted to procure bait and supplies

Underwriters shall not be liable for any sums payable by them if the Vessel shall have become liable to pay, and shall have paid, in respect of any loss or damage, or expense, the currency of the Policy but only in consequence of any of the matters set forth here-
 in, and the Underwriters shall not be greater than if the Assured was the Owner entitled to all defenses and limita-
 tions which the Owner is entitled to.

Underwriters shall not be liable for any sums payable by them for any compensation or

expenses necessarily and reasonably incurred with respect to loss of life, bodily injury to, or illness of any person.

Underwriters shall not be liable for any sums payable by them for funeral expense not to exceed \$1,000 per person.

Underwriters shall not be liable for any sums payable by them for wages of crew member, excepting such as arise from the termination of any agreement in
 connection with its term, or the sale of the vessel or other voluntary act of the Assured. Wages may be included
 in the sum payable when a statute requires payment of wage while awaiting and during repatriation.

Underwriters shall not be liable for any sums payable by them for damage to any fixed or movable object or property, howsoever caused, excepting however, damage to another
 vessel or any property aboard it caused by collision with the Vessel.

Underwriters shall not be liable for any sums payable by them for expense incidental to, any attempted or actual removal or disposal of obstructions, wrecks or their
 removal, or for statutory power or otherwise pursuant to law, provide, however, that there shall be deducted from
 the sum payable in respect of expense, the value of any salvage from the wreck inuring to the benefit of the Assured or any
 other party.

Underwriters shall not be liable for any sums payable by them for expenses reasonably incurred in avoiding or mitigating same, for the violation of
 laws of the United States, or any State thereof, or of any foreign country, provided, however, that the
 Underwriters shall not be liable to indemnify the Assured against any such fines or penalties resulting directly or
 indirectly from the failure, neglect, or default of the Assured or his managing officers or managing agents to exercise
 reasonable diligence to prevent a violation of any such laws.

Underwriters shall not be liable for any sums payable by them for any expense arising from an outbreak of contagious disease, provided that the Vessel was not
 ordered by any authority acting on behalf of the Assured to proceed to a port where such disease was known or supposed
 to exist.

Underwriters shall not be liable for any sums payable by them for expenses incurred with the written consent of the Underwriters, or reasonably incurred prior to receipt of advices
 from Underwriters, for investigation and defense of claims, valid or not, within the scope of the Policy.

Underwriters shall not be liable for any sums payable by them for expenses incurred solely for the purpose of putting in to land an injured or sick seaman or passenger, and the
 Underwriters shall not be liable for any sums payable by them for expenses incurred in respect of bunkers, insurance, stores and provisions as the result of the deviation.

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 Underwriters shall not be liable for any sums payable by them for any expense incurred in respect of bunkers, insurance, stores and provisions as the result of the deviation.

Journal of Management Studies, 36(7), 809–824.

[illegible]

torpedo, or by any mine, bomb or torpedo;

... hostile or warlike operations (whether there be a declaration of war or not), but the phrase, "hostilities"

...detained or in the case of a collision, any other vessel involved herein, is performing) by a hostile act by ...
...in the balling room manner for the purposes of the foregoing, which include any authority maintaining

land, military or air forces in association with a power. In addition to the foregoing exclusion, this in-

...and is a contributing cause, whether or not the Assured's liability therefore is based on negligence or

of attack, or material of war, or the placement of the watercraft in jeopardy as an act of measure of war.

...noted a worthwhile act for the purposes of this Policy.

of actual loss, or civil strife arising therefrom, or piracy, or from any loss, damage or expense caused by

...over, carried out for political, ideological or terrorist purposes, and whether any loss, damage

the resulting difference is accidental or intentional.

...or any person or persons taking part in such occurrence or disorder.

...or any loss, damage, cost, expense, fine or penalty of any kind or nature whatsoever, whether

it and, otherwise, incurred by or imposed on the Assured, direct or indirectly, in consequence of, or with

of any kind or nature whatsoever.

GENERAL CONDITIONS

View this document in context under this Policy

CONCLUSION AND PROCESS

Figure 1 consists of two scatter plots. The left plot shows a positive correlation between the number of children and the number of children in the household. The right plot shows a negative correlation between the number of children and the number of children in the household.

APPENDIX 1 - 9 CLASSES

either before or after any casualty or occurrence which may result in a claim under this Policy.

of a similar occurrence, as would be taken by a prudent uninsured person.

1. The Assured shall be solely for account of the Assured.

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10. The Insured shall be subrogated to all the rights which the Assured may have against any other person or entity,

and shall execute and shall deliver such instruments and papers as the Underwriters shall require

the Assured, or its heirs, assigns, or to secure such right, in the event of any agreement or act, past or future, of the Insured, or the Insured's recovery of the Assured against any person or entity is released or lost to which the

...to the extent that their rights of subrogation have been impaired.

the insured, or the insured's estate, shall not be liable to pay or collect any premium paid or due hereunder shall

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Witnessed and Signed: Economic Owners

... DYNAM0000063-01 of the North American Specialty Ins. Co.

Starr & Josephine Corp.
70 Western Avenue
Haverhill, MA 01830

F.M. MARY & JOSEPHINE

and shall not be deemed to cover the liability of the assured for Protection and Indemnity risks excluded from Marine Protection and Indemnity Insurance and for Protection and Indemnity companies in the United States by the following or a substantially similar F.C. & S. Clause:

Notwithstanding to the extent that the liability contained in this policy, no liability attaches to the company, directly or indirectly, for or in respect of any loss, damage, cost or expense, or liability, incurred by reason of any taking of the vessel by requisition or otherwise, civil war, revolution, rebellion, or insurrection, nor for or in respect of any loss, damage, cost or expense, or liability, incurred by reason of any capture, arrest, restraint or detainment, or the consequences thereof or of any attempt thereat or sustained in consequence of military, naval, or air action by force of arms, including mines and torpedoes or other missiles or engines of war, whether of enemy or friendly origin, or sustained in consequence of placing the vessel in jeopardy as an act or measure of war taken in the actual process of a military engagement, including embarking or disembarking troops or material of war in the immediate zone of such engagement; and any such loss, damage or expense shall be excluded from this policy without regard to whether the Assured's liability therefore is based on negligence or otherwise, and which shall constitute a declaration of war."

It is understood that the liability of the insured arising out of strikes, riots and civil commotions and for contractual reparation expenses of any kind, and the proceeds resulting therefrom, are excluded by the aforesaid F.C. & S. Clause.

⁽¹⁾ The amount at risk is equal to the same percentage interest under these clauses as accepted under the Hull War Risks and Strikes Clause.

1. The insured is liable for the total or partial claims in respect of any one accident or series of accidents arising out of the same casualty and occurring within the time limit insured hereunder.

None of which the Underwriter shall be liable under these clauses shall not be subject to any deduction.

and the contract shall terminate on January 1, 2004 and terminate automatically at the same time as the insurance afforded by the Hull War Risks and Strike Insurance provided in the Contract Form as contained in the Automatic Termination and Cancellation provisions of said Clauses.

Notwithstanding the provisions of Clause F, in event of loss or shipwreck of the vessel from any cause prior to the natural expiry time or automatic termination of this policy, this insurance shall continue to cover the liability of the assured to the crew of the insured vessel, subject to its terms and conditions and at an additional premium if so required by Underwriters, until the crew shall be either discharged or landed at a port or place to which the owners or charterers are obliged to bring them.

1. The following is an example of the language provisions all liabilities covered by the Second Seaman's form of policy are excluded from this insurance.

¹ *Journal of the American Statistical Association*, 1990, 85, 1035-1046.

Signed

North American Specialty, Inc.

By: /s/ [Signature]

Witnessed and attested to on this 15th day of August, 2003.

Notary Public for the State of North Carolina, in and for the County of [County Name], to-wit: [Notary Name], my commission expires on [Expiration Date].

Notary Public for the State of North Carolina, in and for the County of [County Name], to-wit: [Notary Name], my commission expires on [Expiration Date].

Notary Public for the State of North Carolina, in and for the County of [County Name], to-wit: [Notary Name], my commission expires on [Expiration Date].

Notary Public for the State of North Carolina, in and for the County of [County Name], to-wit: [Notary Name], my commission expires on [Expiration Date].

North American Specialty, Inc.

NORTH AMERICAN
SPECIALTY INSURANCE COMPANY
MANCHESTER, NH

ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

A. The following definition is added with respect to the provisions of this endorsement:

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act of 2002. The criteria contained in that Act for a "certified act of terrorism" include the following:

1. The act resulted in aggregate losses in excess of \$5 million; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population or the United States or to influence the policy or effect the conduct of the United States Government by coercion.

B. The following exclusion is added:

CERTIFIED ACT OF TERRORISM EXCLUSION

We will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

C. Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

COVER NOTE

POLICY NUMBER: 964423

IN ACCORDANCE WITH YOUR INSTRUCTIONS WE HAVE EFFECTED
INSURANCE AS FOLLOWS:

Assured: Mary & Josephine Corp
27 Western Avenue
Gloucester, MA 01930

VESSELS: M/V Mary & Josephine

PERIOD: 15th August 2003 to 13th August 2004

EXTENT: Risks Protection and Indemnity including Basis of Defense, Tower
and Crew Liabilities.

TERMINALITY: \$750,000 excess of \$250,000 each vessel

INSURED WITH: Lloyd's of London

CONDITIONS: All terms, clauses and conditions as per primary Policy(ies).
Institute Service of Suite Clause (U.S.A.) CL355.
Cancellation Notice Clause (856ROP00182)
Additional Terms and Conditions.
Crew of 3-4 excluding Owner(s).
Excluding Terrorism

PREMIUM: £115

ENDORSEMENT # 1

Date

AUG 12 03

Name and Address of Broker MAY & JOSEPHINE CORP. 279 Western Avenue Gloucester MA 01930	Name and Address of Insured Mary & Josephine Corp. 279 Western Avenue Gloucester MA 01930		
Name of Insurance Company The American Security Ins. Co.	Policy Number	DMM0000003-01	
	Policy Period	(Effective) AUG 13 03	(Expiration) AUG 13 04
Effective Date and Time of Change AUG 12 03	New Premium (If changed)		

INSTITUTE EXTENDED RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1. In no case shall this Insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from:

- 1.1 ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
- 1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- 1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.

TL355A

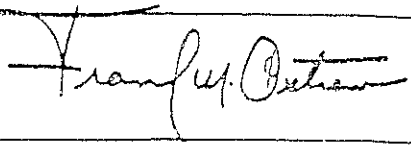
INSTITUTE CHEMICAL, BIOLOGICAL, BIO-CHEMICAL, ELECTROMAGNETIC WEAPONS AND CYBER ATTACK EXCLUSION CLAUSE

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from:

- 1.1 any chemical, biological, bio-chemical or electromagnetic weapon
- 1.2 the use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, computer virus or process or any other electronic system.

TL355


 (Authorized Signature)

ENDORSEMENT # 2

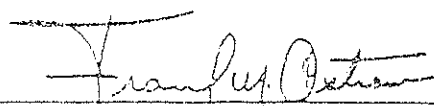
Date

AL 3 13 04

Name and Address of Insured The United States of America 1700 M Street, N.W. Washington, D.C. 20540	Name and Address of Insured The United States of America 1700 M Street, N.W. Washington, D.C. 20540
Name of Insurance Company The United States of America	Policy Number DAN 11-1003-01
	Policy Period (Effective) (Expiration) AL 3 13 03 AL 3 13 04
Effective Date and Time of Change AL 3 13 04	New Premium (if changed)

POLLUTION EXCLUSION ENDORSEMENT

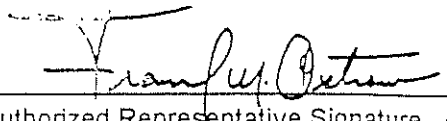
In consideration of the premium charged, it is understood and agreed that any loss, damage, liability or expense caused by, resulting from, or incurred in consequence of the discharge, spillage, emission, or leakage of oil, petroleum products, chemicals or other substances of any kind or description whatsoever and including the destruction of vessels or property arising out of any action taken to avoid, minimize or remove such discharge, spillage, emission, or leakage which might otherwise be recoverable hereunder is hereby excluded from coverage under this policy.


Authorized Signature

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGESPolicy Endorsement
Number 3

POLICY NUMBER DMM0000003-01	POLICY CHANGES EFFECTIVE 08/13/03	COMPANY North American Specialty Ins. Co.
NAMED INSURED Mary & Josephine Inc. F/V Mary & Josephine		AUTHORIZED REPRESENTATIVE Ocean Marine Insurance Agency, Inc.
COVERAGE PARTS AFFECTED Section I & II		
<p style="text-align: center;">CHANGES</p> <p>It is hereby understood and agreed in consideration of a return premium of \$3,117 that the F/V Mary & Josephine is covered for Port Risk only-no fishing effective August 13, 2003 to December 21, 2003.</p>		


 Authorized Representative Signature *mtl*

ISSUED 2/16/04